Women in the Island Economy

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TABLE OF CONTENTS

	Page
INTRODUCTION by Margaret Ashford.....	1
OPENING REMARKS by Hon. Patrick Binns.....	2
KEYNOTE ADDRESS by Daphne Dumont.....	6
WORKSHOP I: PROPERTY AND ASSETS	
(i) Property and Assets by Daphne Dumont.....	16
(ii) Tax Considerations for Women by Rowena MacKinnon...	18
WORKSHOP II: WOMEN IN SMALL BUSINESS	
(i) Getting Into Business by Peggy Coady.....	21
(ii) Negotiating Bank Loans by Glenda Frizzell.....	24
(iii) The Crafts Business by Joan Auld.....	28
DAY CARE ON P. E. I. by Kathy Rochon.....	32
WORKSHOP III: THE ECONOMIC VALUE OF UNPAID WORK	
(i) Economic Value of Homemaking by Estelle Reddin.....	34
(ii) Volunteering by Ellie Conway.....	38
(iii) Volunteer Work by Julie Dodd.....	40
WORKSHOP IV: NEGOTIATING IN THE WORKPLACE	
(i) Women in the P.E.I. Labour Market by Carol Mayne...	42
(ii) Negotiating by Christine Reynolds.....	46
(iii) Affirmative Action - A Brief Outline.....	50
PARTICIPANTS' RECOMMENDATIONS.....	52

WOMEN IN THE ISLAND ECONOMY - INTRODUCTION

On October 1st, 1982, approximately 160 women and men gathered in Charlottetown to consider "Women in the Island Economy" in a one day conference sponsored by the Prince Edward Island Advisory Council on the Status of Women.

This booklet is a collection of addresses and panel presentations delivered at that workshop. Unfortunately, some presentations were not available for inclusion, a fact which the Advisory Council regrets. In making this publication available, it is our hope that the material presented at the workshop will become available to many people who were unable to attend.

Also included in this presentation are recommendations which arose from the workshops and from the final plenary session. The Advisory Council will be forwarding those recommendations to the appropriate people or organizations, along with copies of the proceedings. However, our resources are not sufficient to enable us to lobby for implementation of all the recommendations. We would therefore ask, and urge, you to follow up individually or through your own organizations on those recommendations which are of particular concern to you.

We extend our thanks once again to all those who participated in this conference and hope that the Proceedings will be of benefit to all who read them.

Signed, P. E. I. Advisory Council on the Status of Women

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OPENING REMARKS

by

HON. PATRICK G. BINNS
Minister Responsible for the Status of Women

I would like to direct my remarks to the particular concerns of women in the labour market, for surely the status of women as employees and employers in the labour market is crucial to women's role in the economy.

In 1970, the Royal Commission on the Status of Women stated that its goal was "not to force married women to work for pay outside of the home, but rather to eliminate the practical obstacles that prevent them from exercising this right. If a husband is willing to support his wife, or a wife her husband, the decision and responsibility belong to them."

Since 1970, the number of women working or looking for work in the P. E. I. labour force has increased by leaps and bounds. But have the obstacles referred to by the Royal Commission on the Status of Women been removed? While many would claim that nothing prevents women from working outside the home if they so desire, the larger question relating to the right of equal access to the types of jobs and pay levels enjoyed by many male members of the labour force, is less clear.

Our Department of Labour statistics will show, I am sure, that women in the Island work force have been, and to a large extent, remain concentrated in occupations traditionally considered as women's work, be it nursing, teaching, factory work, clerical or a variety of other service type occupations. While there are cases of women working in non-traditional areas, the debate and discussion continue, as to why women have not become more equal partners in our labour force and ultimately in our economy. Some would support the argument that women are not given the opportunity to compete for responsible positions normally held by men because of the risks to employers of women leaving for pregnancy or home-related matters. Others would claim that women cannot, due to their early conditioning, command the authority needed in positions traditionally held by men - and on and on goes the argument.

Counter arguments maintain that women are not in responsible positions because men and the "system" discriminate against them, hidden perhaps, but nonetheless, discriminate. It would seem that it is relatively easy to blame the status of women in our labour force on such factors as the school system, parental attitudes, employers'

attitudes, women themselves, and a host of other criteria. It is equally as easy to claim that the way to solve the problem is by ensuring that early socialization removes role stereotyping, that we provide better guidance in career counselling, and that we see a removal of discrimination within business and government organizations.

The major need at this point in time appears to be for clearer, more objective scientific statements as to exactly why women retain the status they do in the labour force. While I have no reason to believe that the majority of previous research findings have not been correct in their assumptions; if the assumptions are not clearly accepted by a majority of society as actual fact, and I feel to a large degree they are not, then the chances of change become diminished. It is indeed highly probable as well, that even if the facts are reasonable and acceptable, society may not want to change. Putting aside this pessimistic note however, the beginning does rest, I believe, with the acceptance of clear, undisputable facts that explain the real reasons for the present status of women in the labour force.

In line with this beginning, I was therefore optimistically impressed to learn of a recent proposal for an in-depth research study by the Economic Council of Canada - a study that would consider in a very analytical and objective way, women and their role in the labour market. The study will examine in detail the inner workings of the Canadian labour market and may unearth for the first time clear facts concerning the way women are treated and considered in the context of the labour market.

I would suggest that the women in the Island economy should take on the challenge of addressing issues being considered by the Report and I will attempt to brief you on them.

The first issue the Council will consider relates to the division of labour within the household. "Some women can hardly consider entering the labour market and others already working cannot accept promotions if, in addition to job responsibilities, they must also continue to do the tasks usually expected of them at home," quotes the Council. While the elements in our society that determine the distribution of family and household tasks, and the effects this distribution has on behaviors, expectations, and aspirations, cannot be considered as a purely economic question, the Economic Council will deal indirectly with the factors influencing the spouses' choices with regard to household and family tasks, and the effect these choices have on women's role and success in the labour market.

The second issue to be studied by the Council, relates to access to work-related skills. According to the Council, recent studies

indicate that being a woman sharply reduces the probability of undertaking advanced studies. Not only does gender affect the probability, but socio-economic status as well. As higher education involves both private costs and investment in human capital, it could be that in lower income families, where choices are most constrained, males would be favoured over females. This is based on the assumption that women are more likely to interrupt their participation in the labour market, thus having a shorter period in which they can receive the benefits of the higher education. Even at the higher income strata, there appears to be a tendency to perceive women's education as a consumer good and men's as a form of investment. The study will attempt to determine if in fact this form of subtle selection does occur in this day and age, and if women are indeed penalized in their choices of education, and finally, how this affects their subsequent success in the labour market.

The third issue will be women's access to the labour market. The study will look at the actual functioning of labour market mechanisms that are said by some to create an employer preference for men because of the potentially higher cost of women in terms of investment in human capital. This higher cost is presumed to exist because of the tendency of women to quit work in midstream to have children. The research effort intends to determine whether women of child bearing age actually do present a greater risk for employers as far as hiring and promotion are concerned, and that this is not simply a perception on the part of employers and others. In addition, the study will examine whether women represent a greater risk for employers because they must occasionally move as their husbands' careers so dictate.

The research proposal takes pains to point out that if indeed the risks are greater, then employers' decisions in relation to the hiring and promotion of women are, in the framework of a market economy, thus perfectly rational. The proposal further points out that if this is indeed the case, governments cannot remain indifferent in the matter, and if it can improve the situation, has a duty to intervene so as to distribute the costs of having children between those who do reproduce and those who do not. Possibly, the study suggests, government will have to compensate employers for taking the greater investment risks of employing women. The study will look at the attachment of women and men to the labour market in relation to the concept of risk, the opportunity cost differential between women and men, as well as a host of other questions surrounding women's access to the labour market.

Access to promotion becomes the fourth issue to be explored by the Economic Council. The proposal suggests that if women are likely to

be perceived by employers as a greater risk, and if for this reason men with equal characteristics are preferred over women, the positions women hold will quite often be those for which employers can tolerate a higher turnover or higher rate of absenteeism. The positions women hold will thus, in many cases, underutilize their labour characteristics and skills. What is implied here is that the more important the concept of risk in the definition of certain jobs, the more problems women will have in obtaining these jobs.

One other consideration is that when women leave the labour market to have children they usually do so between the ages of 20 and 35 when careers are normally being established. This gives men a considerable head start over women who decide to remain at home for a period of time - these women will have great difficulty catching up - if indeed they ever do. The study, as in the earlier instances, will attempt to determine if this concept of risk is in fact truth or merely an assumption on the part of employers.

The fifth and final major issue to be addressed by the Council relates to access to earnings. The study points out that while the discrepancies in earnings between men and women could be the direct consequence of the situation outlined previously, the fact remains that even when men and women have the same characteristics and attributes women often do not earn as much. This could be because men may generally be in a better position than women to take advantage of a given set of characteristics and attributes. The research will attempt to zero in on the real reasons behind differences in earning levels.

While I would not propose that the study to be carried out by the Economic Council of Canada, will be the panacea, it does seem to be a constructive step in the right direction. The high regard with which the Council is held by the Canadian business and government community gives it a degree of credibility not granted to many other organizations. The results of the study, while they may not be readily utilized by all, will be seriously considered and in many cases hopefully accepted as factual conclusions. Again, I urge you to address the issues.

In conclusion, I should say that change, particularly social change, does not come quickly. For women the struggle has been particularly long especially when you consider that in the mid 1800's John Stuart Mill said:

> "Mental superiority of any kind is at present everywhere so much below the demand; there is such a deficiency of persons competent to do excellently anything which it requires any considerable amount of ability to do; that the loss to the world by refusing to make use of one-half of the whole quantity of talent it possesses, is extremely serious."

The talent John Stuart Mill referred to in his essay "The Subjection of Women", was, of course, the talent of women.

KEYNOTE ADDRESS

by

DAPHNE DUMONT

You are to be congratulated on your decision to meet and confer on the subject of Women in the Island Economy - congratulated and admired. It is a rare group which takes on such a topic, and takes it on in such depth. Being asked to address you on this issue shows me once again that the people who support the improvement of women's position are correct when they say that women are deeply interested in economics and in political organization, and that women have a truly responsible attitude to such subjects. We wish to learn, discuss and evaluate our position before we recommend or demand change. On the other hand, enough to feel the need for change, or so I assume from your presence here.

I trust that very few have come here today expecting to hear that women present have economic security, justice in all areas of our lives, or even recognition of the contributions we make. Men haven't achieved those goals, and they've been working toward them, for themselves ever since they developed a sense of what security and justice were.

What then, is the relationship between women, and the Prince Edward Island economy? The relationship, I suggest, is very clear - all too clear. We don't need pages of equations to clarify it. It can be described with a simple grammatical construction: We give; the Economy takes. Women contribute to the Island economy every waking moment of their lives; the economy contributes very little to us, and guarantees even less.

I hope this conference will contribute to our understanding of how this problem affects, if not rules, women's lives, perhaps exploring the problem will help us to solve it. Do we have to spend the rest of our lives giving much and getting little? How does such an unfair situation continue to exist? One of the reasons, I suggest, is our perception of us. In opposition to my thesis that women give much and receive little in the Island economy, I offer the overused truism we have all heard often enough: "women don't really work". We have said it ourselves, in so many ways: "I don't work - I'm just a housewife"; "I only work part-time"; "Well - I just do volunteer work". Men say it: "My wife just works for extras - for pin money"; "My wife doesn't have to work"; "Housework is trivial". Comments such as these tend to diminish the importance of what we do. We do work; our work has great value; it is difficult and stressful work; without our work P. E. I. society, and the life we all lead within it, would be very different. I hope to show you the basis of my opinion.

First I have thought quite a bit about what we give. Women's contributions to the economy are made in 9 ways. They are housework, childcare, volunteer work, full-time employment, part-time employment, consumption of goods and services, the holding of capital and investments, owning and running businesses, and freeing others to work. Most women contribute to the economy in seven or eight of these ways every day. And I can't identify one area where we get as much as (let alone more than) we give.

Housework is work. It is economically valuable work. It is hard work. It may be a "labour of love" but it is still labour. If the statisticians counted it, our Gross National Product would double. Island women do millions of hours of housework every week.

It is almost a cliché to say that it would cost $20,000.00 to hire someone to do housework for a year - $30,000.00 if children were to be cared for. But this is true! It is work of great variety requiring long training and enormous expertise and flexibility. It is also buried under the biggest mystique I've ever seen! It is not the be-all and end-all of a woman's existence. Only one in four women in P. E. I. work full-time in the home. Only half of our married women work full-time in the home and of those under the age of 44, only 40% - less than half of those do. (Which is unusual, as one would expect more of these women to be home, as they have the youngest children.) Yet, we are the houseworkers of Prince Edward Island.

As far as I can tell there never was a "tradition" of the woman remaining in the home, unless you count the relatively brief period between 1850 and 1950 when industrialization and economic development encouraged men to work away from home. Until then the whole family worked at home, and the value of the women's contribution was not questioned. Even in the earlier years of this century - until about 20 years ago, in fact - the woman in the home made an obvious and unmistakeable contribution to the family economy. When food and clothing took up so much more of the monthly budget than they do now, gardening, canning, mending and sewing saved a much greater portion of the husband's income than they do now. Today, work as she will, the housekeeper can't sew a mortgage payment, or cook up heating oil and electricity - and these things are by far the largest elements of a family budget at present. To reduce expenses today, she must now bring in cash. So a very brief "tradition" has ended with women returning to paid work in larger numbers every year. In the early 70's it was predicted that 50% of Canadian women would be in the paid labour force by 1986, but 50% of us had entered the paid labour force by early 1979. Yet planners and policy makers assume we're all still home sewing!

So they do not assign a value to housework. They do not pay or reward those who do it. Housework creates no unemployment insurance or pension benefits. It counts for little on a resumé when one is

seeking paid employment. And yet, so overwhelming are the false impressions about housework that we are still expected to do most (if not all) of it even if we do start full-time paid employment, no matter how many other family members reside with us.

What do we get from it? It does appear to entitle us to a share of family assets should the marriage end - but that's not for housework, that's for marriage. If you aren't married you don't usually get the assets. I don't need to tell you what men and children get from our housework. But the benefits received by them all are usually taken for granted by them, for never in the history of the work (as far as we know it) have women stopped doing housework. I imagine if we all did stop we'd be paid soon enough! But housework is so intimately bound up with childcare and the Island's expectations of us as women that changing the situation often seems impossible. We don't want to harm the children and we can't stand the conflict with the men.

I'd like to quote from an amusing article published recently, of which, unfortunately, the author is unknown.

> "What? You say this is all trivial? Wonderful! That's what I thought. It seemed perfectly reasonable. We both had careers, both had to work a couple of days a week to earn enough to live on, so why shouldn't we share the housework? So I suggested it to my mate and he agreed - most men are too hip to turn you down flat. You're right, he said. It's only fair.
>
> The longer my husband contemplated these chores, the more repulsive he became, and so proceeded the change from the normally sweet, considerate Dr. Jekyll into the crafty Mr. Hyde who would stop at nothing to avoid the horrors of - housework. As he felt himself backed into a corner laden with dirty dishes, brooms, mops and reeking garbage, his front teeth grew longer and pointier, his fingernails haggled and his eyes grew wild. Housework trivial? Not on your life? Just try to share the burden. So ensued a dialogue that's been going on for several years. Here are some of the high points:
>
> > "I don't mind sharing the housework, but I don't do it very well. We should each do the things we're best at. "MEANING: Unfortunately I'm no good at things like washing dishes or cooking. What I do best is a little light carpentry, changing light bulbs, moving furniture (how often do you move furniture?). ALSO MEANING: I don't like the dull, stupid, boring jobs, so you should do them.
> >
> > "I don't mind sharing the work, but you'll have to show me how to do it." MEANING: I ask a lot of questions

and you'll have to show me everything every time I do it because I don't remember so good. Also, don't try to sit down and read while I'M doing my jobs because I'm going to annoy hell out of you until it's easier to do them yourself.

"We used to be so happy!" (Said whenever it was his turn to do something.) MEANING: I used to be so happy.

"We have different standards, and why should I have to work to your standards? That's unfair." MEANING: If I begin to get bugged by the dirt and crap I will say, "This place sure is a sty" or "How can anyone live like this?" and wait for your reaction. I know that all women have a sore called "Guilt over a messy house" or "Household work is ultimately my responsibility." I know that men have caused that sore - if anyone visits and the place is a sty, they're not going to leave and say, "He sure is a lousy housekeeper." You'll take the rap in any case. I can outwait you. ALSO MEANING: I can provoke innumerable scenes over the housework issue. Eventually doing all the housework yourself will be less painful to you than trying to get me to do half. Or I'll suggest we get a maid. She will do my share of the work. You will do yours. It's women's work.

I believe we can learn something from trying to put a value on housework - from trying to think of some method of compensating those who spend so many thousands of hours at it. We learn that the injustice must be great indeed if we cannot even conceive of how something might be paid to the houseworker - or even a pension provided. The very impossibility of imagining a P. E. I. in which all the housework is not done completely free by the women, shows us the true value to P. E. I. of the work we do.

In the classic phrase, "Somebody has to do it," where would we be without it? Men would be leaving work early to cook - taking longer lunch hours to shop - coming exhausted to work and rushing away early - all of which are developments potentially disastrous to the economy when multiplied by scores of thousands of working men. And the men would be poorer, since they could not work as hard or rise as quickly in their many hierarchies. In the end, someone would have to pay, and the men and the economy would find a way. All women ask is a little reward, a little credit and a little security - just what a man wants when he works.

We shouldn't let them tell us that paying or pensioning houseworkers will ruin the economy and the political system. They said that about letting us vote, and the system is still going strong! In fact, I have always wanted to know why expanding social services and putting money into the hands of the poor (or us) is considered inflationary, and threatening to the economy, when expanding defence

programmes, or industrial loan programmes, is said to stimulate the economy and do all manner of good. Why aid to schools and single-parent families is cut back as damaging and expensive while aid to banks and industry is increased as healthy and beneficial? (I suspect that it's just because the first puts money in the hands of women and the second into the hands of men!) But whatever the answer, we can see that economic reality.

Second on my list is childcare, which is of greater human value but lesser economic value. Also, it is more intrinsically rewarding than housework - so it should be shared more readily by men, and, if done after marriage breakup, can entitle one to child support. So we get more help at it and more rewards for doing it. But it is still a major contribution to the economy which would cheerfully be paid for by society if free childcare were not continually available. Yet I do not believe the rewards to women for childcare are great enough. Why are so many pregnant women and young mothers so poor, ill and overworked? Why is 75% of all money awarded in child support never paid? Why are women over 70 so poor and so alone, if having children truly provides security as it is said to do? Recent figures show that there are now 1,219,000 Canadian women over 65 living below the poverty line. Is this their reward? Is it fair? If P. E. I. needs children and wants childcare, can it not offer something in return? For them to ask for a reward is not to lessen the love with which the job is done. Ballerinas love their work, but it is still work. Teachers love teaching no less because it is valued and paid for. To say we are unfairly used is not to reject home and children.

Volunteer work comes next on my list of the contributions made by women in this Province. Again, we give so much so freely - and what is our repayment? Volunteer work, which differs from so-called "real" work only in that it is not done for money, is rarely counted as work experience when one is seeking paid work.

So important is volunteer work in most women's lives that it was the subject of special recommendations when the 1969 Royal Commission on the Status of Women produced its monumental report. Recommendation 3 asked that the government make more money available to women's voluntary organizations each year, since these were the creators of great public good and social improvements every year. We get about one million dollars a year this way throughout Canada - about what Dome Petroleum is going to get in a day. And Dome is just one company, as opposed to millions of volunteer workers. Volunteers don't even want the money for themselves, but merely to help improve the lot of others. In refusing substantial support to volunteer organizations, I believe governments lose sight of two important things: first that volunteers are employers, and would employ much more widely if they had a little cash on hand; second, that volunteers do work which the provincial government would have to continue (and pay dearly for) if the volunteers stopped working.

I have listed full-time employment, part-time employment, and running businesses as other ways we contribute to Prince Edward Island. These will be discussed at greater length today, and differ from unpaid work in several ways which makes the inequalities associated with them slightly more obvious - and much easier to change. However - there are still old opinions to be overcome. I would like to quote from one of the heroes of the movement for equality, Nellie McClung:

> "These tender-hearted and chivalrous gentlemen who tell you of their adoration for women, cannot bear to think of women occupying public positions. Their tender hearts shrink from the idea of women lawyers or women policemen, or even women preachers; these positions would 'rub the bloom off the peach,' to use their own eloquent words. They cannot bear, they say, to see women leaving the sacred precincts of home - and yet their offices are scrubbed by women who do their work while other people sleep - poor women who leave the sacred precincts of home to earn enough to keep the breath of life in them, who carry their scrub-pails home, through the deserted streets, long after the buses have stopped running. They are exposed to cold, to hunger, to insult - poor souls - is there any pity felt for them? Not that we have heard of. The tender-hearted ones can bear this with equanimity. It is thought of women getting into comfortable and well-paid positions which wrings their manly hearts." (from "In Times Like These" - 1915)

First I will touch on women who work full-time. Of these, only one-third have pensions. Of working men, only one-half have pensions and only a quarter of those pensions have survivors' benefits for wives or children. We earn 50% of men's salary on average. One would think we had improved in recent years, but we find that way back in 1931 we earned 60% of men's salaries on average. For comparison we find that a baker's helper earns $4.72 per hour if she is female and $7.01 if he is male. Sewers of women's clothes earn $7.08 if they are male and $4.72 if they are female. Even in such areas of interest to women as inspecting pantyhose, men earn $6.35 to $3.98 an hour for women. You can see that the across-the-board reduction of salaries for women would affect us in many ways. Particularly, if a union negotiates a 10% wage increase for all its workers, those making $7.00 an hour will get an extra .70¢ whereas those making $4.00 an hour will only get an extra .40¢, so unfortunately the gap continues to widen rather than narrowing down.

Women who work are hired last and fired first. Women have universally higher unemployment rates than men even if there is only a 10% participation by men in an area of employment traditionally female. For instance, out of 5 male nurses and 95 female nurses, the unemployment rate among the women will be higher.

Our work is segregated. Since we usually work in service roles we do not share similar jobs with men and consequently do not benefit from increases earned by them. 82% of working women work in the following areas: Clerical (34%), Services (18%), Sales (10%), Health (8%), Teaching (6%), and Manufacturing (6%). We have to ask why women who work in farming, fishing and industry do not count on this scale. Women suffer from concentrating on service jobs in two ways. They are paid less, and when the economy suffers, service jobs are the first to be terminated. Manufacturing and production of raw materials tend to survive far more readily, yet few women have jobs in these areas. I should also point out that if service jobs are terminated the usual beneficiaries of the work of such employees (women again) also suffer and have to look elsewhere for the benefits of the services no longer performed.

It has been argued that women are welcome in such areas because we are cheaper all around, and good competition for men who might wish to raise the salary levels in such jobs. Men have a harder time arguing that work should be more highly paid if we are willing to take the jobs for far less. When you consider that, of most items produced, two-thirds of the cost of production goes to labour, you see the enormous advantage to producers of hiring women at less cost.

For part-time workers we find a similar story. Unemployment insurance benefits are based on pay, and part-time workers, if eligible for such benefits, usually receive very low pay and consequently very low benefits. Pensions go the same way, and as both benefits and pensions are increased or decreased on a straight percentage rate, according to the number of dollars earned per hour, those working part-time for low pay benefit least from any pension increase, although their need will, of course, be by far the greatest.

Part-time work is not encouraged yet the proven benefits are many. Morale improves, absenteeism decreases, more work is done than paid for in many cases, as energy levels in part-time workers are very high and people's commitment tends to be stronger longer. So employers have great benefits from part-time work and we bear most of the drawbacks in loss of benefits or promotions.

Part-time workers always seem to feel that they are a very minor cog in the Canadian machine, yet as of 1979, 1,397,000 people worked on a permanent part-time basis in Canada, and 71% of them were women.

For a long time women have been asking for equal pay for work of equal value, and a very few have achieved this through applications to the federal human rights commission. Librarians who argued that they worked as hard as male archivists with as much advantage to the system have received many hundreds of thousands of dollars of back wages, as their argument was upheld and their case was won.

The one consolation when one considers women and the economy is the extreme success of independent businesswomen. Even the famous

billionaire cosmetics magnate, Elizabeth Arden, who was actually Florence Nightingale Graham of Ontario, shows us that Canadian women can go far. They have problems dealing with the need to promote oneself in the market, and in the past there has been little support and many risks for women opening their own businesses. However, women do extremely well once they overcome their lack of training in financial management, which they acquired as a result of the tendency to train women to serve but not control.

Businesswomen accept the fact that business is not necessarily a glamorous or rewarding proposition at the beginning. They do not take expensive luncheons or demand thick carpets and big cars. They keep their personal expenditures down and plough most of their profits right back into their businesses. They think the work will be hard, and, when they find it is, they are not disappointed. Also, business success is available to women without professional education and without support of the men in the business community, and many Canadian women, and Prince Edward Island women, have taken advantage of this fact.

The final advantages to the Prince Edward Island economy which I have listed are women's ownership of assets, their consumption of goods and services, and their tendency to free others to work at their highest potential.

It is not true that we hold all of the assets in the world, and it is certainly not true that we hold controlling interests in anything at all, but we do contribute to the economy by what assets we do control, and it appears that women tend to manage such assets with restraint and care to the general benefit of other Islanders and the economy.

It is not difficult to see how the consumption of goods and services aids the economy, as such consumption is the very keystone of a healty economy. Women who live in homes with all of the latest modern conveniences and appliances are responsible for great economic good. Even when a machine is only used once a week, it is paid for and contributes to profit somewhere. Imagine how the economy would suffer if housework and use of such appliances was shared with, for instance, one home having a washer and the other a dryer, at less cost to both. I believe we should discuss the implications of this during the coming conference; suffice it to say that this may be one of our contributions to the economy which causes us great harm and does us little good.

We also free others to work in many ways, whether single or married, old or young. Mentally, men are freer to concentrate on things of advantage to themselves, since women are used to worrying about the small details of existence which are so important, but which seem trivial to men. This is true both in home, volunteer work and in the office. I do not have an economic yardstick for measuring this contribution, but I suspect that its value is greater than anyone can imagine.

In conclusion, I would like to reflect a moment on our prospects if the economic situation gets worse. We have already seen that women tend to be hired last and fired first. What else should be of concern to us?

I think we must be particularly suspicious of the "accepted wisdom" among our political planners which says that any economic help for women damages the Island economy. We ask for a small improvement - we hear that we are the cause of unemployment! From Reagan and Trudeau on down, we are continually told that our silly desire to work for pay has virtually caused unemployment. Why, if we would only all go home, P. E. I. would have a "full-employment" economy! How's that for skillfully creating guilt? For every job a woman does, at least one man seems to be out of work for some reason. So when we are hired we are made, in a not-so-subtle way, to feel badly about the superior skills and the financial needs which led us into the job market. Yet politicians can seriously talk about sending women home so we can achieve "full" employment - there is no sadder testimony to the fact that deep down and still firmly rooted, lies the unshaken faith that only men really work and only men really need pensions and benefits and secure incomes. This perception must change if we are to improve the economic position of women in P. E. I. today.

When we add these thoughts to the fact that there are more women than men on P. E. I., we have to wonder why our relative poverty and lack of security in old age is not seen as a major problem of the P.E.I. population? I believe government does not see it because we do not see it. Some of us do, but some is not enough. We must all learn the bitter truth about the economic position of women in P.E.I., and we must demand, and work for, its improvement.

Government exists to help Islanders, but can be resistant to helping in new areas. We must not let our need for approval (which we usually get by being nice, and silent) stop us in our work for a better deal for ourselves, our mothers, daughters and sisters. One who speaks out will be accused of being politically unsophisticated (i.e. stupid). Pay no attention. Think of the Charter of Rights last year. Remember that to a politician resisting change, lack of sophistication means whatever he wants it to mean. If we are conciliatory and patient, we are told we "aren't assertive", and if we are less polite (by which they mean less silent) we are told to be "less aggressive" if we want to get anywhere. Both attacks make us worry about how we look and not about what we need. If we really persist, the big guns will be rolled out. Dire complaints will be heard about the demands of militant feminists on P. E. I. As far as I can tell, a feminist is simply a woman or man who believes in the political, social and economic equality of women. And a "militant feminist" is a feminist who says so! As the American women's leader Florence Kennedy says, "I don't know why they call us militant - we haven't even got a helicopter!"

We do have knowledge and understanding, and more of both are to be had for the asking today. We do have care and concern for ourselves and our families. If women set their economic priorities and continually remember that our needs are important - if we refuse to go on contributing so blindly without hope of return - if we see our work as the valuable asset to Prince Edward Island that it is, we <u>can</u> help ourselves and all women.

WORKSHOP I PROPERTY & ASSETS

by

Daphne Dumont

Since the Married Women's Property Act was passed in the Prince Edward Island Legislature at the end of the last Century, both single and married women in Prince Edward Island have been entitled to own land and other assets and property in their own name. However, until the passage of the Family Law Reform Act in 1978, Prince Edward Island women had no right to claim all or part of any assets which were not registered or held clearly in their own name. However, it is one thing for the law to permit the occurrence of an event, and another thing for the event to happen. Women can own property but in most cases they do not take advantage of this right.

Women are often the beneficiaries of trusts, being paid only the interest on a capital sum which is held to be used for some other purpose after the death of the female beneficiary. Women tend to own land jointly with their husbands, and not own it outright. They are often joint owners of bank accounts and investments, rarely owning these completely in their own name. Also, women commonly imperil the few assets they do own in their own names, by jointly sharing the liabilities of their spouses or children. Every time a loan or mortgage is guaranteed or co-signed by a wife or mother, the personal property of the woman becomes subject to the changing fortunes of the borrower and may be forfeit if the spouse or child is unable to pay back the loan in full himself.

It is true that under the Family Law Reform Act and other statutes we are entitled to make claims for a portion of assets owned by our husbands. However it is one thing to have a potential future claim which may or may not be found to be valid when pushed through all of the procedures of court and litigation; it is another thing to have property in actual possession, ours to dispose of as we see fit whenever we please. Even jointly owned property must be divided by court order after substantial legal work is done, and is not ours to sell as we please.

Women frequently lose rights which they might wish to claim due to misinformation or lack of information. For instance, in any case of separation or divorce in Canada, the wife is entitled to claim one-half of whatever Canada Pension credits have been earned by her husband during the period when she was living with him. However, the right is not widely advertised, and is very rarely taken advantage of by women. Part of the problem appears to be our tendency to bargain our own long term security for immediate advantage to our children. For instance, a woman entitled to half of her husband's pension credits may well release this entitlement in return for a small amount of extra child support during the years when her children are young.

Women are very reluctant to press their husbands for domestic contracts, even when marriages are very shaky and both parties would benefit enormously from deciding certain things in writing at times when the parties are open to co-operative planning. When we reflect that 1,219,000 women over 65 in Canada are deemed to be poor, it is clear to see that women do very badly in the area of property and assets despite their alleged legal equality. Perhaps the law that women can own property as well as men can, falls under the same umbrella as the famous statement of Voltaire: "The law in its majesty forbids both rich and poor to sleep under bridges in the rain". Women have the right to own, hold, and sell property and assets independently. However, due to lack of knowledge as to their rights, lack of willingness to enforce and demand these rights and lack of money to carry on law suits to claim these rights, our actual position is not substantially better than it was in the days when women were legally forbidden to own land or other assets.

WORKSHOP I PROPERTY & ASSETS

Tax Considerations for Women

by

Rowena MacKinnon

Revenue Canada Taxation does not determine the federal government's tax policy. The Department of Finance is responsible for tax policy and the Treasury Board for allocating funds. Revenue Canada Taxation is only responsible for its administration.

I will present to you some deductions and exemptions of which we women should be aware.

If you are a mother who pays for babysitting services so that you can earn employment income or carry on a business, you may claim Child Care Expenses as a deduction for income tax purposes if

1) the child is under 14.
2) you have custody of the child.
3) expenses are incurred for a period when you were employed, carrying on a business, taking up the duties of an office, undertaking an occupational training course if an adult training allowance is received or carrying on research or similar work for which you received a grant.
4) the sitter is a resident of Canada and is not one of your dependants nor a relative under 21.
5) you support your claim with receipts which include the S.I.N. of the babysitter.

Effective January 1, 1974, Family Allowance Payments from Health & Welfare Canada for children under 18 become taxable as income consequently if you are claiming the child as a dependant, you must include in your income the Family Allowance paid for that child. The father or mother can claim their children as dependants. The claim should be made by whoever it is most beneficial to.

Should you decide to deposit the allowance payments in a special bank account in the name of your child, then the payments are regarded as income of the person claiming the child as a dependant, but any interest on the account is income of the child.

In 1979, the federal government made a tax credit available to Canadian mothers, or in some cases fathers, to supplement their Family Allowance. You can apply for the Child Tax Credit of $343.00 for 1982 if you have an eligible child, which in most cases will be one for whom you will have received Family Allowance in January, 1983. To obtain this credit, a schedule must be filed with your income tax return.

All bond interest, bank interest, mortgage or other interest received by you or credited to your account during the year is investment income. Do not include your husband's interest in your income. The investment income is yours if you provided the source of funds to earn it. You may transfer your spouse's unused deductions to your return if you qualify. Other transferrable deductions are age exemption, pension income deduction, disability deduction and education deduction.

If you are receiving alimony or maintenance payments as an unaccountable allowance from your spouse or former spouse, you must add them to your income.

Some rules governing these provisions are:

1) Payments must be made in the taxation year.
2) Payments must be made pursuant to a court order or written separation agreement.
3) The spouse must be living apart and remain so for the year.
4) Payments must be for the maintenance of the spouse and/or children in that spouse's custody.
5) The agreement must call for a series of predetermined payments on a periodic basis.
6) Payments must be made to the spouse or a third party on the spouse's behalf or for the benefit of the children of the marriage.

If your husband dies, you must file your spouse's return for that year to his date of death. If you receive money upon or after the death of your husband in recognition of his service in an office or employment, it may qualify as a "death benefit". If it does, it may be exempt to $10,000.00. For the year in which your husband dies or you become separated, the exemption for dependant children may be claimed on both your tax returns, where the children were wholly dependant on each of the parents for some part of the year. If you qualify for the equivalent to married exemption, you would not be allowed this dual claim. Only one of your dependants may be claimed in this way. The dependant must be living with you in a house maintained by you and supported by you to qualify for this exemption.

A taxpayer may make deductible contributions to her husband's Registered Retirement Savings Plan provided her plan has not yet matured. If you are contributing to your own R.R.S.P. and also to that of your husband, the maximum deductible by you cannot exceed the amount that would be deductible if the combined contributions were made solely to your own plan.

Effective for 1980 and subsequent years, wages paid to your spouse are deductible from your business income if the following conditions are met:

1) Wages were actually paid.
2) Services were for production of income.
3) Services would otherwise have required the employment of hired help.
4) Wages were reasonable.

File your returns within the guidelines of the rules and regulations of the Income Tax Act so that it is most advantageous to you. Many booklets and other publications are available through the District Taxation Office, 90 Richmond St., Charlottetown.

WORKSHOP II WOMEN IN SMALL BUSINESS

Getting into Business

by

Peggy Coady

I have been asked to share my experiences as the owner of a small business.

Some of you may be interested in starting a business of your own or in getting into an existing business. Or you may want to gather information to pass on to others by way of counselling.

In order to get into business, you have to have an idea or opportunity. You need some knowledge and experience. You need a good plan. You need money or financial backing and you must be willing to take a risk.

My career as a business woman began two years ago when I purchased the Wool and Yarn Shop in Charlottetown. This was the culmination of a long period of work and study. My earliest career began as a banker many years ago. This job lasted about 5 or 6 years. Then my second career began as a wife and mother. This job lasted over twenty years, and some of it is still going on.

When my children got beyond the constant-care stage, I decided to get back into the workforce. I took an accounting course at Holland College, and worked in the field for a short time. This wasn't quite enough for me. I needed a bigger challenge and a bigger pay cheque. This would require more training. I went to university to complete my bachelor's degree in business administration. In order to finance this project, I took a part-time job in a Charlottetown business as bookkeeper/accountant. While this was a hectic routing (I still had my household duties) it proved to be an extremely useful experience for me. As I studied the various aspects of business administration, I was right there in an actual business to see it all happening. I could relate the theory to practice in an ongoing situation. When studying personnel management, for instance, I could observe the practices of the store where I worked and other businesses with whom I had contact over the years. I could relate these observations to the principles I was learning at university. The same applies to other aspects of business administration, accounting, marketing, finance, etc. Thus I acquired a tremendous combination of knowledge and experience. This is one of the many advantages a mature student has over the regular students. And it was a lot of hard work.

Just to ensure that the students are well-aware and well-trained to become involved in small business as well as large corporations, U.P.E.I. requires its business students to do a major policy pro-

ject. This is in fact a feasibility study. Each group of 4 students must come up with a unique business opportunity. They go through all of the steps required to set up a new business in P. E. I. This involves a great deal of contact and personal dealings with various sectors of the business community. When I was doing my project I became exposed to many opportunities in the business field. I was very much surprised at the number of opportunities there were. It was also during this time that I became intrigued with the idea of owning my own business. I started looking around for opportunities for myself. I didn't know whether I wanted to start a new business, buy an existing one or take on a franchise. But one thing I knew. My interests were in the area of small business management. It had taken me some time to come to this conclusion. When I was offered the opportunity to buy the Wool & Yarn Shop I was quite excited. It was just exactly the type of business I felt I could handle and be happy with. It appealed to me from a business point of view and a personal point of view.

On a personal level, I liked the kind of people I would be dealing with. My customers would be knitters and craft people. I saw them as warm, intelligent, creative people, interested in good value for their money. They spend a good part of their time working with their hands, usually making gifts for other people. I and my sales staff would be providing personal service. Experienced craft people themselves, my staff would be helping the customers with their knitting and crocheting problems and suggesting new pattern styles, new and interesting colours and textures of yarns. I liked the rewards of working as closely as you do in a small business, the long-term friendships that develop with customers, staff and sales representatives.

From a business aspect, the Wool & Yarn Shop was an excellent business opportunity. The location was in the heart of the main shopping district of downtown Charlottetown. It had an established clientele and had a high quality image in business shopping community. It would not be a big marketing problem.

The product was yarn and knitting supplies and accessories on the main floor, and woollen sweaters on the second floor. Wool is a durable product in demand in good times or bad times. The two separate departments, upstairs and downstairs, are complementary to each other and allow for flexibility of business. The operation was a going concern and this meant, if I managed properly, I would realize a profit in the first year, and succeeding years. This is a very important consideration, especially when one approaches a bank for financing.

Now came a period of planning and decision-making.

If I were going to start a business I would need to go to a bank for financing. I had a good equity in our home, but very little savings.

The bank would require a 3-5 year plan, with projected income statements, and balance sheets. I would have to prove my ability to repay the loan and interest. I was well aware that how I came across as a manager in my bank presentation would decide whether or not I got the money. In conjunction with my lawyer and my accountant, the former owner and I drew up a purchase agreement naming the terms of sale, price of the assets and the time of the sale. Between the drawing up of the agreement and the actual purchase was a six-months time span. So we also drew up an option to buy, to be exercised 30 days before the sale. This six-month period was a crucial time. It was the fall and winter of 1979, just when the interest rates started to rise. I had to decide if I was willing to take the risk. I reviewed some important aspects of the business. I asked myself some questions.

1. Is this the kind of business that will do well in hard times? I decided it would, for these reasons. There is nothing warmer than pure wool, and sweaters have traditionally been a big part of the wardrobe in Canada's cold climate with its cool summer evenings. The women of the Maritimes have also been prolific knitters. There has been a steady increased interest in knitting and other crafts because of the intrinsic rewards. This indicated for me a continuing demand for the product regardless of economic conditions.

2. If the interest rate goes to 25% (noone thought it would then), will the business remain viable? I made up another set of financial statements using the higher rate and was happy to find that I would still be okay.

3. Would I be willing and able to hang on if the business should have one or two bad years? In a twenty year period any business is liable to suffer some downturn. I decided I would stick with it. If things got really tough I still had my accounting skills and management training to fall back on. I could take an outside job to supplement my income if necessary. All things considered I decided to take the risk. The bank had faith in me, and most important I had faith in myself. And I liked the business.

So, on June 1, 1980, I set up a new company called the Wool & Yarn Shop Ltd. and I've never looked back. I love being in business. It's great being my own boss. I've changed a few things. I'm establishing my own style. I have a great staff. We all work together to meet the challenges of these turbulent times. Inventory management and control has been the most critical concern. We have made some changes in our product line. We have made a few mistakes and a number of good decisions as well. It's something of a guessing game in many ways. I like it. Right now it's where I want to be.

WORKSHOP II WOMEN IN SMALL BUSINESS

Negotiating Bank Loans for Small Business

by

Glenda Frizzell

As a small business person, you have to compete for available loan funds. That means you have to convince a lender of your ability to use and properly manage money or lose out to those who can.

Therefore, before approaching a lender for credit, you should understand basic principles of lending and how much we will lend. A lender who provides either too little or too much credit can seriously damage an operation. Although not all lenders use highly formalized loan analysis, you should know which factors they consider important.

Paramount in a lender's analysis are the answers to the following seven questions:

1) How much is to be borrowed?
2) When will the money be needed?
3) What is it going to be used for?
4) How will it affect the borrower's financial position?
5) When will it be repaid?
6) How will it be repaid?
7) And how will the loan be repaid if the first repayment plan fails?

In evaluating a loan request a lender tries to weigh the strong and weak factors in the request to assess whether the borrower can repay the loan.

Any lender considers the individual on which the responsibility of the loan falls. The satisfactory repayment of a loan depends largely upon the individual's willingness and ability to perform in accordance with the terms of the loan. The human factor includes such characteristics as honesty, determination to meet obligations, performance record and willingness to cooperate.

The individual's attitude toward the lender is significant, because willingness to cooperate and work together helps build the lender's respect and confidence, which can be critical during a period of economic hardship when a lender has to decide whether to stick with a borrower.

Another important factor is the borrower's financial management ability. Lenders often look at a borrower's record-keeping program and evaluate the quality of the records as well as how the records are

used in decision making process. A fancy record system means little unless the borrower understands the information and how it can be put to work.

The ability to use financial information to control costs can be a major determining factor in an operation's success and survival. Lenders often use cost as well as profit per unit of production as key indicators of a borrower's financial management ability. Good financial management is to a large extent the ability to manage cash, and a capable operator must know how to prepare a projected cash flow, to control expenses, to recognize profit opportunities, and to make wise capital investment decisions.

Management ability is also evaluated as a function of the economic conditions under which the borrower has been operating. Even a poor manager may do relatively well while commodity prices are high; the question is how well a manager plans for and handles changing conditions, particularly adverse economic conditions. If a manager is not able to make financial progress under favourable conditions, a lender would be unwise to grant the loan.

In judging a borrower's marketing ability, the following stands out:

Does the borrower have a well thought out marketing program?

Several recent studies of successful farm operations have shown that the moneymakers in agriculture during the last decade have been those who "sold right" almost regardless of how they performed as producers. A lender wants to see foresight and planning, not spur of the moment decisions or forced sales to cover cash deficits.

A primary means by which a lender evaluates a borrower's financial position and progress is a balance sheet. At a minimum, a borrower should provide the lender annually an updated year-end balance sheet. In addition, more and more lenders are also wanting to see a copy of the borrower's annual income statement or income tax return. A new start-up business should be prepared to provide projected income and expense statements for a minimum of 3 years and an on-going business should be prepared to provide the actual income and expense figures for several recent years. This information is useful in reconciling changes and understanding trends in financial position, while also providing a means for evaluating performance.

When analyzing the proportion of earnings that are reinvested in the business, it is important to many lenders to know whether a borrower is willing to cut back his or her personal standard of living when economic conditions warrant tightening of the belt.

The borrower's net worth or equity provides a measure of his or her risk bearing capacity. It represents the funds that are available to creditors as a cushion against loss. Increasing net worth over time is the principal indicator of financial progress.

The borrower's repayment capacity is primarily determined by cash flow projections. The lender weighs the realism of the borrower's projections and the consequences of alternative outcomes. The lender also compares the borrower's past record for matching anticipated repayment to actual repayment.

Lenders like to see borrowers monitor their cash flows on a monthly and year-to-date basis by comparing projected and actual cash flows as the year progresses. This helps both the borrower and the lender to spot potential problems and allows for adjustments in tax management and marketing strategies on a year-around basis.

Borrowers should not expect lenders to fill out their financial statements for them. A lender's job is to analyze the loan requests, not to serve as an accountant.

Preparing the information and the loan request does three things. It helps the borrower gain a better understanding of the business from a financial point of view, improves the completeness and accuracy of information, and shows the lender that the borrower has thought the loan request through. Together, these factors help borrowers do a better job of selling their ideas. Often small businesses who could have repaid a loan have been turned down because they could not prove loan repayment ability.

It is extremely important that small businesses make realistic projections and definite plans for their future. If during the course of a loan interview or during a visit to the borrower's premises, it becomes evident to the lender that the borrower does not have a well thought out plan for the business as a whole, the lender may decide the borrower is a poor risk.

In summary, small businesses need to understand that production skills alone are no longer a guarantee of success. Financial management and marketing skills are increasingly important. It is no longer enough to analyze the business only in terms of expected or most likely outcomes. A lender expects to see that a borrower has considered the impact of possible adverse outcomes. Such adversities are a fact of life and operating periods in which such events occur should be given as much consideration as expected outcomes. Particularly important are consideration of alternative prices, yields, percentage increases in major cost items, and finally but not least, the effect of higher interest rates.

The Bank of Montreal recognizes small business is everywhere in Canada. Small business employs many more people than big business, and can increase employment much more rapidly than big business. Small business provides a better lifestyle for many Canadians, and produces a variety of products and services which big organizations are incapable of producing. To assist small businesses the Bank of Montreal has recently launched a series of self-help

"Problem Solver" booklets. These are small, convenient pocket size brochures, written in very condensed plain language which are designed to help small businesses get over the hurdles. I know you will find them useful - I will be delighted if you would pick up any of these that may be of assistance to your business on your way out of this meeting. Or please drop in to any Bank of Montreal branch where you can obtain additional copies.

WORKSHOP II WOMEN IN SMALL BUSINESS

The Crafts Business

by

Joan Auld

The nature of my remarks is to describe the assistance for craftspeople on Prince Edward Island in the hope that those attending will understand the broad and practical basis of this help.

I will begin by explaining why the Department of Tourism, Industry and Energy decided to provide assistance for craftspeople, then describe the support we offer, and finally, refer to our future strategy.

The beginning of support for the crafts began with the Women's Institute in 1954. Then in 1963 the first school for crafts was launched under the Handicraft Branch, with a newer school being built in 1974.

Crafts were found to make a significant contribution to the tourist industry and had a role in the identification of a province's own distinct tradition in history, culture and design. Economically, they made a real contribution to rural employment and often became a local seed bed from which cooperatives and guilds could spring.

In 1972-1973 the provincial government saw a need for small businesses and strongly supported help for crafts on a special handcraft program (forgivable performance loans), Handcraft Exhibition and Awards, and raw materials centre.

We also coordinate our activities with other organizations on the Island such as the P. E. I. Craftsmen's Council, School of Visual Arts, and P. E. I. Women's Institute. There are 100 full-time professional craftspeople and 700 part-time people who produced goods to an estimated retail value of $2,087,000 in 1980-1981.

How do we judge whether a craftsperson is successful? I would like to stress that we work very much within the aims and ambitions of the craftsperson. We help craftspeople to achieve their own goals rather than to impose our own, which could logically be geared towards higher production and increased employment.

Now, to the support for craftspeople, which can be roughly divided into advisory, financial, training, marketing, and information services:

ADVISORY SERVICE

Help is given in the location of workshop premises, product evaluation, costing, pricing, finding sources of raw material and equipment.

A. How to Start Your Own Craft Business.

1. Choose a craft
2. Learn enough about it to make simple, saleable projects
3. Prepare a workshop; preferably permanent, with adequate lighting, storage and workspace
4. Purchase the necessary supplies
5. If you are setting up a partnership, write or have your lawyer write the partnership agreement
6. Choose a name for your business
7. Register your business name with the Department of Justice
8. Apply for a sales tax number
9. Open a business checking account at your bank
10. Put up a sign
11. Set up a set of books for bookkeeping
12. Insurance
13. Advertising

B. Pricing

1. Figure out what your cost is for materials
2. Figure out how much labour was involved
3. Allow a percentage for overhead, heat, lights, insurance, tools, designing
4. Allow a percentage for selling costs
5. Allow a percentage for profit
6. Consider competition
7. After you have been in business for a while, analyze your income statement to discover actual cost and profit percentages
8. Use income statement analysis to plan future prices

C. Production and Inventory Systems

1. Plan a production sequence for each item you make so it can be produced most efficiently in the least amount of time
2. Group your work into batches wherever possible
3. Check out your physical production layout - eliminate any inefficiencies
4. Design a job completion form to fit your craft
5. Plan to stock finished goods in a storage area using a stock control book
6. Order extra small tools that might need to be replaced and keep them in stock
7. Decide on minimum amounts of raw material that must be kept in stock at all times
8. Up-date your raw materials and stock control books regularly

D. Paper Work and Records

1. Decide on a simple in and out system
2. Set up your books by month with money spent in the

left-hand column and money taken in the right-hand column. Assign titles to top of each column.

3. Set up a 3" x 5" card file with names, addresses, telephone numbers by the telephone. Examples: suppliers, trucking companies, shop
4. Set up an 8 1/2" x 11" file cabinet. Make a file folder for every area in which you'll have things to file, such as correspondence, suppliers, taxes, advertisement, shops, and customers
5. A 5" x 8" accounts receivable card file listing shipments and payments by date is also a very useful system
6. Hire an accountant

MARKETING

suggested outlets (74)
use of trade directories
finding agents
trade missions
trade shows and craft fairs
packaging
retail index
Atlantic Craft Trade Show
Exhibiting - 120 Value - $500 1982

FINANCIAL

Bookkeeping and management advice through the Atlantic Management Training Agreement

GRANTS AND LOANS

P. E. I. Craftsmen's Council - A grant of $15,000 is given to the council for their operation costs.

P. E. I. Women's Institute - A grant of $400 is given for prize money during Old Home Week.

Atlantic Visions - A grant of $17,000 was given to launch the Atlantic Visions exhibition presently at Confederation Centre until October 10, 1983.

Exhibitions - A grant of $1,000 was given for prize money in the P. E. I. production show

- P. E. I. Handcraft Exhibition and Awards

Small Business - An assistance loan will be given to small businesses under the DREE program for capital projects in the manufacturing sectors from a minimum of $5,000 up to $25,000 for established craftspeople, of which 30 percent will forgiven on expanded and modernized facilities and 50 percent on new facilities over a two-year period.

INDEXES

Craftspeople on P. E. I.	- Over 14 craft guilds are listed alphabetically by region, with 700 part-time and 100 professional craftspeople
Craft Outlets	- Seventy-four shops and stores are located on the Island
Craftspeople Portfolio	- This is a visual record of craftspeople's work for commissions
Sources of Raw Material and Equipment	- Lists of catalogues, price lists and packaging information

Having developed this range of service and grant programs, how will our role develop in the future? The P. E. I. Craftsmen's Council has developed a five-year strategy program to develop stronger links with the art-to-school system, government programs, official gifts, awareness of the general public, and consumer demands of higher standards as inflation limits the amount of income he or she has for non-functional purchases.

Before the economy starts to improve, perhaps over the next 2 - 3 years, craftspeople may find that they must enter either of two markets: a highly cost-competitive market based on cottage industry methods or alternatively, a more specialized market where the demand is for highly individual customed work which is priced accordingly.

My advice to craftspeople on survival in the 80's would be to explore new markets, developing commercial selling techniques. They should find out what people want and aim to give value for money. Craftspeople must think professionally about costing, workshop layout and equipment, and marketing strategy. Finally, they should lobby their government and people like me in crafts administration positions to make sure that the help offered is geared to their own proven needs and long-term development.

DAY CARE ON P. E. I.

by

Kathy Rochon
Coordinator of Early Childhood Development
Department of Health and Social Services

Day care on P. E. I. is regulated by the Child Care Facilities Act, and is the responsibility of the Department of Health and Social Services. According to the Act, any program which meets on a regular basis for more than 2 hours per day and with more than 5 children needs to be licensed.

Licensing is carried out by the Child Care Facilities Board, an independent Board responsible to the Minister of Health and Social Services. This Board issues licenses and enforces the Regulations to the Child Care Facilities Act. Its members include one representative from Department of Education, one representative from Department of Health and Social Services, two representatives of the Early Childhood Development Association, two parents, and a chairperson.

In order to get a feeling of "where day care is at" on the Island, it is interesting to look at some statistics. At the present time, there are a total of 70 licensed centres in this province. This figure breaks down to:

22 Child Day Care Centres - full day programs with more than 12 children;

43 Kindergartens - 1/2 day programs for those children entering Grade 1 the following year;

3 Family Day Cares - full day programs in caregivers' homes, with 5-7 children (number includes caregiver's children);

2 Nursery School/Play Schools - half day programs for children 2-5 years old.

A total of 1,477 children attend these programs, with 429 in Child Day Care, 981 in Kindergarten, 21 in Family Day Care, and 46 in Nursery School. Clearly, the majority of children enrolled in centres are in kindergarten programs.

Statistics also show that the majority of programs are in the Charlottetown area. In fact, 68% of children in Child Day Care (290 out of 429) are in the Charlottetown area, where 73% of Child Day Care Centres are located. Also, 54% of children in Kindergarten (532 out of 981) are in the Charlottetown area, where 58% of Kindergartens are located. This uneven distribution of centres across

the Island leaves some areas of the province without access to any type of licensed centre.

The Provincial Government is financially involved in Early Childhood Services through the Child Care Subsidy Program. This program is handled through the 5 Regional Offices of the Department of Health and Social Services. In this program, a parent may request a subsidy to assist with the cost of child care expenses. If specific eligibility criteria are met, the family's net income per month is plotted on a sliding scale. This scale then shows the maximum amount that family can be expected to contribute for the cost of child care. If the actual cost exceeds that amount, the balance is the amount of subsidy.

The Child Care Subsidy Program is cost-shared (50-50) with the Federal Government under the Canada Assistance Plan (CAP). The program provides subsidy to approximately 45% of all children in day care programs. CAP funding is also available to provinces to provide direct financial assistance to day care centres. In P. E. I., however, there is presently no financial assistance available.

The P. E. I. Government, through Department of Health and Social Services, also provides a $3,000 annual grant to the Early Childhood Development Association for the management of an Early Childhood Equipment Library. The Library contains developmental materials which are on a loan basis, free of charge, to all licensed centres.

The Federal Government also provides some assistance to parents with child care costs through the Child Care Expense Income Tax Deduction. Parents may claim up to $1,000 of child care costs as an income deduction. However, this figure was last revised in 1976. In 1982, the average cost for child care (on P. E. I.) is $2,640 - therefore, parents must still assume the major costs for child care.

WORKSHOP III THE ECONOMIC VALUE OF UNPAID WORK

The Economic Value of Homemaking

by

Estelle Reddin

"Man works from dawn to setting sun, but women's work is never done". What's worse is that women's work often is, and has been, treated as non-work. How can non-work have economic value? It can't. Therefore, women's work (being non-work) has no economic value; that is, it's worthless. Do you believe that? No? Good! But have you ever acted, or talked, or been acted towards, or talked to, as if that were true? Yes? It would seem something has gone awry, and that's what I'd like to examine with you for a few minutes.

Women's work - what is it? Virginia Novarra in Women's Work, Men's Work lists 6 tasks of women's work:

First in the catalogue of women's work is the continuance of the human race by bearing children. In all past ages keeping up and increasing the stock of human beings has been of prime importance.

Next, woman's work is to feed the people she has brought into being. In modern industrialized countries, we have largely forgotten woman's role as a cultivator, but world wide more women are agriculturalists than are in all other occupations put together.

Third, it has been women's work to clothe people. Spinning and weaving have been her province, and the making of garments.

Fourth, women have tended the weak and frail members of the race - small children, the sick, women in pregnancy and childbirth, the elderly and the disabled.

Fifth, women have been responsible for the education and nurture of young children of both sexes, and of older girls.

Sixth, women have taken charge of the house, home or shelter. Sometimes they have constructed it themselves. They make it warm, comfortable and attractive. They furnish the textiles, implements and pottery needed by the home economy. They keep the dwelling place clean.

Such is and has been the work of women throughout the ages. All these functions, 'the six tasks', pre-date the money economy, and all of them arise from a bedrock of necessity - these things cannot be left undone if the human race is to survive and life is to be tolerable. Women could in the past feel pride in their work - the self-deprecating confession, "I'm only a housewife", is a modern phenomenon.

When these tasks constituting women's work are performed outside the home they do have some monetary value, and they become paid

work as opposed to unpaid work, non-work, when performed by the homemaker in the home. We should note that as paid work these tasks have been traditionally low paid, some of them the lowest of low paid jobs. Domestic help in the home is so rare now-a-days as to be, for all practical purposes, non-existent. Probably the only circumstance in which women are paid for working in the home is for example, the case of a single mother caring for her children and being paid a social assistance or "welfare" allowance. This payment is often begrudged and regarded as unearned charity. Career-wise this work represents a dead end, and getting off welfare becomes a goal.

Men do share in performing the 6 traditional women's tasks, but the nature of the work is transformed. It moves from the home and family into the man's world of trade and commerce, and specialization. Women cook; men become chefs. Women make clothes; men become tailors and couturiers; women tend the sick; men practise medicine. Aspects of the traditional tasks are converted from non-work to highly paid specialities. The chef leaves the house to go to work. Who cooks, washes dishes, cleans and looks after the children at home? His wife, who else? Yes, but that's woman's non-work - that's her proper role.

Now suppose the chef's wife must also go out to work at a paid job because of snowballing economic needs and high inflation in order to make ends meet. Surely now there will be a change and the chef will at least do some of the cooking for the family. Maybe, but according to statistical reports and time budget studies, not likely. When women work at paid jobs outside the home, the increase in the number of hours spent in household tasks by husbands and fathers has been shown to be infinitesimal. This is true all round the world. When women take on paid work outside the home, they are still responsible for the performance of the work in the home. The result of course is that the working mother is grossly overloaded - her normal daily work amounting to 9 - 10 hours or more while the average number of working hours for males (including all time spent in domestic tasks) is steadily decreasing. Not only is this obviously unjust, but women suffer from fatigue and role overload. They are harried housewives and weary laborers, singing the blues, and prevented from making their optional contribution to society.

If woman opts for full time at home - her work day is still long, a matter of at least 40 hours per week. Her husband is pressured - bearing the full load of financial responsibility for the whole family.

In actual fact the full-time homemaker is rapidly disappearing. 1981 statistics for P. E. I. show that 14,000 married women were listed in the labour force, either employed or seeking work. This is 50%, fully half, of all married women, old and young, with and without children, rural and urban.

Now, in spite of these statistics, and investigations indicating that most women work outside the home because of perceived economic necessity - who would voluntarily choose a 63-hour work week over a 45-hour one? - another myth that persists is that "woman's place is in the home." This is proclaimed chiefly by males, and of course means women's place is only in the home. This is ridiculous. Woman's place like man's place, is wherever her abilities and skills are needed - in politics, law, business, industry, religion, education, whatever. Man's place is in the home. Surely homes don't exist without men and women. Why should the world be split by sex? Men and women are needed both in the home and the world beyond the home. However, men are dependent on women for support and nurturance, first as children, then as adults to enable them to compete in the economic world. They resent this dependence. Men fear women and therefore they have felt the need to limit the sphere of women's work and power. Oppression is an expression of weakness and fear felt by the oppressor.

Pearl Buck has said:

"The basis for women's discontent, then (19th Century) as now, was not in revolt against man so much as in her loss of respect for him when she discovered his fear of her. For woman, at least, love is based upon respect. She could not, she cannot, respect man when she knows he is so afraid of her that he thinks she is to be subdued by brawn and club. The notion of a caveman dragging a smiling female by the hair to his cave is pure male fantasy - a wistful dream that never was or will be reality."

Many of my comments have generalized "men" and "women". Certainly not all men fit the "macho" stereotype - nor all women the submissive household drudge. Our concern today is P. E. I. women. How do they fare in this sex biased realm of the life-sustaining 6 tasks classified as non-work in the home? I hope this will be a question for discussion in the workshop session to follow.

P. E. I. women may differ from women elsewhere in some respects. Traditionally education in the women's spheres of nursing and teaching has been socially acceptable. Therefore they may have exerted a little more power. This would be a good topic for study. P. E. I. also is largely non-industrialized and continues to remain so. However, for farm women industrialization and modern technology have meant less drudgery, but more dependence on money economy. Egg-money, rather than being the farm wife's own money income, is now used to support the farm operation. Whatever the situation for individual women in P. E. I. it seems to me that here too women's work is non-work and woman's place in the home is highly approved.

To sum up: the perpetuation of the myth that women's work is non-work is unjust and oppressive for both men and women. Those six tasks are still essential for survival. They constitute real work. They are intimately connected to the home and family relations.

They must be done - but how and by whom? Women have suffered from financial dependence and suppression by men - and from socialization and education into stereotyped submissive roles. Men suffer from dependence on women and socialization and education into pressure-ridden economic roles. Perhaps the question of who performs the tasks and where is less vital than that these tasks of traditional women's work be recognized by both the men's world and the women's world as work of value. Both men and women have a right to share in the every-day work necessary to support home and family just as both women and men have a right to share in any and all tasks of paid work outside the home.

We aren't free to abandon the traditional tasks. Someone has to do them. Who? The men? Women in the women's world know how to share - tasks, yes, as for example, in quilting bees now returning to popular-ity. They also share information. They have done so for centuries. This is where our recipes come from. Peg Bracken tells us in her I Hate to Cook Book: " - a good recipe travels as far, and fast, as a good joke." But do women share tasks and information with men? Are we as women ready to share with the men the pleasures and rewards of traditional work in the home, or only the drudgery and the least desirable tasks? On the other hand, are men willing to take on non-work that requires many hours and in their world provides no benefits in terms of $$'s, prestige or career advancement? If I lived in the men's world I wouldn't. But I have no desire to live in the men's world. I see no reason for not doing the tasks men do if I choose - most of them no longer demand any great physical strength.

But I would like to stay in the women's world.

WORKSHOP III THE ECONOMIC VALUE OF UNPAID WORK

Volunteering

by

Ellie Conway

When discussing the economic value of unpaid work, it is important to consider the meaning that "work" has for us, as well as the meaning of "economic value."

"Work"is often thought to be synonomous with "drudgery", "duty", "toil", as a difficult and laborious act we'd rather not have to do. But work does not have to be, and should not be, seen in such a negative light. An alternate and much more positive definition of work could be "creative undertakings causing satisfaction and a sense of achievement."

My three-year-old understands work in this way. Whether he's digging in the dirt, helping me in the kitchen, or building with his Lego, he is "working", work for him has nothing to do with pay, and everything to do with learning, creativity, and satisfaction.

When Paulo Friere worked with illiterate peasants in Brazil, one of them said to him "I work and working I transform the world." This statement, which has stayed with me ever since reading Friere's Pedagogy of the Oppressed, very powerfully summarizes what our work should be: "I work and working I transform the world."

Work has also been too much bound up with money, with a very narrow concept of "economic value," so that homemakers, volunteers, the unemployed, children, and those receiving financial assistance or pensions become classified as "non-workers." Their work, their creative contributions to society, are less valued and they themselves become devalued as persons. What if we began to think of "economic value" not just in monetary terms like profit, salary, and the G.N.P.? What if "economic value" included human considerations like effect on the quality of life, not only in the short term but down the road a few years or generations, not only for the rich and powerful but for all of us wherever we live? This would be "economics as if people mattered," to use E. F. Schumaker's phrase.

It is within this kind of context - when work is a positive, creative undertaking and economic value includes the effect on quality of life - that voluntary work can be given its true value. Voluntary work is, after all, freely entered into and its basic purpose is to improve the quality of life for ourselves and those around us. With this in mind, let us look at examples of three types of of voluntary activity, self-help, social service, and social action.

The classic self-help group upon which many others are modeled is Alcoholics Anonymous. Through A.A. and similar organizations,

a great many people have found the help they needed to vastly improve their own lives and the lives of those closest to them, as well as reaching out to help others facing similar problems. The strictly monetary benefits, like improved job attendance, performance, productivity, are a small part of a new ability to begin living life to its fullest.

Meals-on-Wheels is an example of a social service group which quietly works to make life better for disabled and elderly persons. The daily meal delivered at a minimal charge by volunteers not only provides improved nutrition for those who would have difficulty perparing a full meal for themselves; Meals-on-Wheels also serves as a daily check to ensure that elderly and disabled persons living alone are all right. By helping these persons live in their own homes or apartments rather than being cared for in institutions, Meals-on-Wheels not only saves taxpayers'dollars, but also enhances the quality of life for meal recipients until often they are able to manage on their own again.

Social action groups are one type of voluntary organization that politicians and others often neglect to mention when they talk about the economic value of volunteer efforts. This goes back to the point I was making earlier, that politicians, like many of the rest of us, think of economic value in very narrow terms. Social service groups obviously save the government and taxpayers dollars when they provide services at a much lower cost because of volunteered time and skills. Self-help groups obviously save the government and taxpayers dollars when they help rehabilitate individuals to become "useful" and "productive" members of society. But the economic benefits of social action groups are less apparent if we think in narrow economic terms.

As an example of a social action organization, let's take H.O.P.E. environmental group. H.O.P.E. works to protect the Island environment and thus the health and safety of its inhabitants. H.O.P.E. is concerned about the long-term social, economic, and environmental costs of pollution. Groups like H.O.P.E. are necessary because government and corporations tend to base their policies, decisions, and actions on short-term considerations like profit and political expediency. By researching, educating, and advocating on behalf of the broader public interest, social action groups like H.O.P.E. work to protect and enhance the quality of life now and for future generations.

WORKSHOP III THE ECONOMIC VALUE OF UNPAID WORK

by

Julie Dodd

Analyzing the economic value of volunteer work is difficult because there is not a common language or common values. When I think of the term economics, I think of production and consumption, income; having to do with having, with money and power. On the volunteer side is giving freely, social value, personal commitment, having to do with doing, without money and power in an economic or political sense.

Ivan Illich defines unpaid work as shadow work. As people struggled for more jobs, equal pay for equal jobs, more pay for every job, work done off the job was pushed into a shadowed corner, hidden from politics and economics. Volunteer work developed as the unpaid complement of industrial labour. In North America, the change from rural to industrial society created social problems such as inhuman factory conditions, poor sanitation, and alcoholism. Concerned citizens, usually from the middle class,started voluntary asociations to deal with these issues.

Volunteer work has escaped economic analysis. The Coalition of National Voluntary Organizations has begun a project to highlight the importance of the voluntary sector in the whole economy. Their rationale is that by placing an economic value on volunteer work it will gain the visibility and recognition it deserves.

Analyzing the economic value of volunteer work means using the hard words of economics - 2.7 million Canadians or 15% of the adult population are involved in volunteer work - to reimburse the labour force at the average industrial wage would amount to 3.5 million dollars. Putting a dollar value on volunteer work is like assessing the economic value of a pair of socks I knit - which I estimated at $200 - a pair (20 hours knitting at my hourly wage of $10.) They were not made by or for economic terms of production and consumption.

Is it possible to define in economic terms the value of volunteer work? Is it possible to analyze the value of doing by the value of having?

Does placing a dollar value on volunteer work provide recognition and status, or place it at the lowest level of paid work? Is it better to remain as shadow work and progress toward a new understanding of the value of work?

It is important to ask ourselves these questions, even though the answers don't come easily.

Volunteer work does have economic value. Voluntary organizations rent office space, purchase buildings, office supplies, have paid employees. There is an exchange of money through donations from individuals, corporations, and foundations. The status of a voluntary organization and its volunteer workers is judged on the same basis as corporate or personal status, that is money and influence.

The fact of money and influence (or lack of) in relationship to volunteer work is one we cannot ignore and there are some particular issues this raises for me.

(1) One is, who can volunteer? A prerequisite of a volunteer is time and money. There are out of pocket expenses for gasoline, child care, telephone, and time to be given freely. Therefore, can people who are struggling for personal and family survival volunteer?

(2) Another issue arises when paid and unpaid work conflict, as with the recent publicity with hospital volunteers. At a time of financial restraint and possible staff reductions, paid workers fear their jobs may be threatened by people giving their time freely. Should volunteers do work that is normally done by paid employees?

(3) What about the differences between men and women who volunteer. Most men who do volunteer work have paid work (money and recognition) in addition to the unpaid work they choose; women often do not. Many women are unpaid workers in the home and unpaid workers in a volunteer job.

(4) Is there a difference between men's and women's organizations. Men's organizations (that exclude women) tend to be self serving and vehicles to gain status in the community. Women's organizations are more likely to play a nurturing or support role, either in support of men's groups, or in social and community service.

I'm sure there are many more questions and issues that will come up in your group discussions. Some voluntary organizations account for the contribution of their volunteer workers in hours and dollars and when seeking funding from government or private agencies, this information can be viewed as monetary contribution of the organization. There are times when economic data about volunteer work is useful. However, I think we must be cautious about evaluating volunteer contribution in solely economic terms - we work hard enough to humanize our paid work environment, and I would resent my volunteer activity as human capital.

WORKSHOP IV WOMEN IN THE P.E.I. LABOUR MARKET

by

Carol Mayne
Labour Market Analyst

It is indeed a great pleasure for me to speak for a few moments on the issue of women in the P. E. I. economy. In the next ten minutes I will be briefly summarizing some of the results of the 1981 P. E. I. Employers Survey conducted by the Provincial Department of Labour in October of last year. I will be describing the occupations, wage rates, tenure, hours of work and union status of both males and females in the P. E. I. labour force, based on the survey results. It should be pointed out that these are my opinions and my interpretations rather than the official Department of Labour's position. I should mention that as yet the results of the 1981 P. E. I. Employers Survey have not been published; however, within the next several months, there will be at least two and possibly three reports available to the public.

Thus, we will be dealing with the broad theme of women in the labour market which has implications for negotiation in the workplace and affirmative action.

Recent data on women in the P. E. I. labour market is relatively scarce; therefore, the results of the Employer Survey are very helpful. Approximately 1,200 firms returned their questionnaires representing data on more than 11,000 employees including 4,500 women.

What occupations do women occupy in the P. E. I. labour force? Some comparison figures with the males are extremely revealing. For example, 17 percent of the males were in managerial positions while only 8 percent of the females were in similar positions. Employment in the clerical occupations clearly illustrates female predominance. Approximately 41 percent of all the females in the survey worked in clerical positions, while 11 percent of the males worked in clerical positions. Overall, females represented 72 percent of those working in clerical occupations. 15 percent of the females and 8 percent of the males worked in sales. The most telling difference, however, was in the construction trades. According to the survey results, there is one female in the construction trades and 729 males. In the product fabricating occupations, there were 86 females and 487 males. The males tend to be motor vehicle mechanics and the females are sewing machine operators.

BUT you say, that must be an improvement. Females must be better off now than they were ten years ago. Let's take a look at the figures. In 1971, 70 percent of those working in clerical occupa-

tions were females and the 1981 survey estimates that figure was increased to 72 percent. On the positive side, 20 percent of those working in managerial positions in 1971 were females, compared to 25 percent in 1981, according to survey results, which is not tremendous but at least it's a start.

The stark reality is that very little has changed. Women tend to occupy much the same positions as they did in the past - continuing to work in those occupations that are thought of as female occupations such as secretaries, nurses, and teachers; while males continue to work as carpenters, truck drivers and managers. Occupational stereotyping is alive and well on P. E. I., which points to the inportance of affirmative action. As we know, both employers and employees can contribute to occupational stereotyping.

Females, as we have seen tend to occupy low skill and low prestige occupations. Given the occupations females occupy, it is understandable that their wage rates are lower than the male rates.

Some have agreed that it is no accident that traditionally males' occupations command both more money and more respect. Little status and usually little money is accorded to the traditional female occupations including housewife.

The Employer Survey has some data on wage rates by occupation and sex. For example, the average weekly salary for a Manager is approximately $308.00 while the average weekly salary for a secretary is approximately $195.00. Thus, some of the wage difference can be accounted for due to the difference in the duties performed.

One of the more disturbing trends in wage rate analysis is the difference between male and female wage rates for what would seem to be the same work. For instance, the average hourly wage for a sales clerk differs by approximately 40 cents between the males and females for what is substantially the same work. Why the difference? There are two competing explanations. Some say discrimination but others say it's differences in the occupation, the hours worked and job experience.

I certainly cannot resolve the longstanding dispute today; however, my personal opinion is that there is an element of discrimination involved.

We have established so far that males and females tend to work in different occupations, and receive different rates of pay.

Some females work for shorter periods of time than males. For example, approximately 30 percent of the females in the survey worked part-year while 27 percent of the males worked part-year. Males on the average worked 5.2 months per year; the females, 4.6 months.

Information on the hours of work is very interesting as the males worked 41 hours per week on the average while females worked 35 hours per week. Approximately 22 percent of the females in the survey worked 30 hours or less but only 6 percent of the males worked part-time. Thus, females work part-time more than males.

Those who think that the pay differential can be explained by factors such as hours of work, say - - "Ah, ah, there it is, that's the reason" BUT if one breaks down the wage rates by occupation by full-time, part-time, and compare one finds that males still on the average may make more than females.

Another interesting piece of information is the length of time a person is in his or her present job. Males on the average are in their present jobs 5.7 years while females are in their jobs for 3.9 years. Why the difference? There are several possible explanations. For example, it could be that females, as a result of family responsibilities, spend less time in the labour force. It could also be because males tend to be in higher paying jobs and remain in the job longer. It should be emphasized that there are no data to justify either explanation.

The final piece of information to be assessed is that of the union status. The trends in unionization are rather interesting. Twenty percent of the female compared to 25 percent of the male workers are unionized which could be as a result of the industries and occupations where females tend to be employed. Clearly, the majority of those working in the labour force are not unionized.

Males and females tend to occupy very different places in the labour market. Some economists argue that females and males for the most part compete for totally different jobs. Females work in low skill, low paying jobs, work fewer hours than men and remain in their jobs for a shorter period of time. Thus the male and female situation in the P. E. I. labour force is radically different which has obvious implications for those attempting to unionize females.

Clearly, one's situation in the labour market will influence the types of bargaining issues which are important, so that women may have different concerns from men. Also, it is apparent that affirmative action is an essential component in breaking down the traditional occupational stereotypes, so that women can occupy positions that are suited to their aptitudes. Who is to blame?

It is all too easy to blame men for the problems that females encounter in the labour market; however, women must share some of the responsibility as well. Instead of challenging the stereotypes, we live them. Instead of fighting discrimination, we have accepted it. Instead of changing the situation of women in the labour market, we have talked about it.

Action must replace talk if change is to occur.

The serenity prayer is always an inspiration: "God grant me the serenity to accept things I cannot change, courage to change the things I can and the wisdom to know the difference." Three qualities: serenity, courage and wisdom - - we all possess them, let's use them in our efforts to change the situation of women in the P. E. I. labour market.

WORKSHOP IV NEGOTIATING IN THE WORKPLACE

by

Christine K. Reynolds

My experience as a negotiator has been with a unionized group who are predominately female and employed in a traditional female occupation. They experience multi problems in trying to negotiate improved salaries and working conditions. There are many reasons for this, but I am sure that a large percentage of their problems stem from the fact that they are women and are under valued for their contribution to the economy.

I've often thought that if we changed the title "NURSE" to that of "HEALTH-CARE ADVISER" we could jack up the salaries immediately by 40 per cent.

But they have made substantial changes in their working situation over the past nine years of collective bargaining. I will discuss some of those changes a little later.

What are Negotiations all about?

Communication

When you and your opponent agree to negotiate, you are agreeing to talk to each other. Each party is able to present its views and in turn - listen to those of its opponent.

Compromise

When you say that you are willing to negotiate, that means that you are willing to accept less than your total demands.

If your opponent agrees to negotiate with you, that also means that he is willing to give something up.

In other words, negotiation means that there will be some compromise. However, it doesn't necessarily mean that you won't get the things that are most important to you. In fact, if you are skillful in negotiating and do the work necessary to be effective negotiators, you might get the most important things now and lay a basis for getting the less important demands later.

Put your strategy together before you start negotiations

A negotiating strategy is more than a plan for what you will do when you are actually negotiating. It includes building the power that will require the other side to take you seriously, showing how much power you have and deciding what you intend to do after the negotiations are finished.

I'll give you an example of such a strategy:-

PUBLIC RELATIONS COMMITTEE - When and why it was formed.

Slogan to be used for negotiations.

PROPS:
- Buttons
- Bumper Stickers
- Cartoons
- Media Coverage prior to negotiations

First, you should ask yourselves questions:-

1. What do you want?

2. Which of your demands are most important?

3. What power do you have to make the other side give you what you want?

4. How powerful do you think the other side thinks you are? (Remember: it's not how strong you think you are, but how strong your opponent thinks you are.)

5. What possible allies and other added sources of power might you be able to tap?

6. What might happen to limit the power you have?

7. What do you really expect to get?

8. What do you think your opponent expects to give up?

9. What is the least you will settle for?

Probably, you won't be able to answer all of these questions. In fact, you will most likely think of even more questions you can't answer. The important thing is that you consider them and that you won't have any unpleasant surprises that you haven't planned for.

In fact, most, if not all of your work, should be completed before you actually sit down at the bargaining table. That includes a total cost-out of your proposals, knowing the framework within which you can settle and armed with up-to-date comparisons.

1. General Principles

   A. Re Negotiating:

      1) Don't try to do it yourself.

      2) The bargaining team should include:-

         (i) union president
         (ii) chairman of negotiating committee
         (iii) external negotiator from union
         (iv) possibly representatives of special interest groups

Keep it small.

Remember you have the ability to set the climate for negotiations, management doesn't; you may always turn to additional outside assistance, management tends to be confined to the expertise found on its committee.

3) The general negotiator you accept must:-

(i) be able to take abuse without losing his/her temper

(ii) be able to maintain discipline among other committee members

(iii) be a good listener with an ability to probe

(iv) be able to win the respect and confidence of management

4) Be prepared for the unexpected.

(e.g. - intimidation)

Attitudes

Generally I have to say that the work women do is under-valued both by employers and sometimes by women themselves. (They have been conditioned to this.) So how do we place a value on a service? Usually its money, and its not nice for women to talk about money.

Issues that Women face at the Bargaining Table:

1. Leave of Absence (family responsibilities)

- Family illness
- Domestic Emergency
- Maternity Leave with full job protection and salary
- Adoption leave

11. Part-time work accorded full status and benefits.

- More availability of flex-hours

111. No discrimination clauses in the collective agreement

(this would allow unions to grieve things like unequal pay or sexual harassment - rather than to continue with the present silence on that issue)

1V. Pensions: Women are poor, especially elderly women - in 1980 three out of five women over the age of 65 had annual incomes of less than $5,000. Even now with more women in the work force

their earnings are much lower and pension benefits relate to earnings.

We also have to face the reality that many women expected that they would be taken care of and would have no need for adequate pensions.

Personal Negotiating Skills: include much of what I have already covered. (I negotiate my own contract with the nurses). Place the appropriate value on your job, have your stats and comparisons to back up your demands. Be assertive, direct and in control. Don't allow yourself to be put in a position where you have no room to move. Have more than one option available. If necessary, repeat your requests and do not allow your attention to be diverted from your main objective. Choose a favourable time for conducting your negotiations.

WORKSHOP IV AFFIRMATIVE ACTION - A BRIEF OUTLINE

The Affirmative Action Program could also be called an Equal Employment Opportunity Program. Affirmative Action, however, goes beyond what we have come to recognize as equal opportunity. Over the years while blatant discriminatory practices have become less apparent, many business practices have become entrenched, operating (however unintentionally) to exclude certain individuals or groups from equal employment opportunities. In most cases these practices are not justified by either business necessity or value job relatedness. This is known as systemic discrimination and operates in such a manner as to freeze the status quo in employment, maintaining a disparate effect on minorities and women.

An example of systemic discrimination is a word-of-mouth hiring system. An employer does not intend to discriminate when he/she relies on word-of-mouth hiring, but since most jobs are held by white males, the news about the job will be spread from one man to another. It is less likely that females or non-white males will hear about the job. The system of hiring, therefore, has a disparate effect on women and natives. It must be stressed that the discrimination Affirmative Action addresses will not be overt or intentional; rather, it will be most evident in the effect that a certain employment system has on minority groups.

For example, it is not unusual to find that a company's managerial and professional jobs are filled almost entirely by white males, while clerical positions are staffed almost entirely by women. While qualified professional women may well exist within the external labour force and while many of the clerical staff may well be qualified for managerial positions, a company's employment practices may create barriers to women obtaining the higher paid professional and managerial positions.

Affirmative Action involves the development of a comprehensive plan by the employer to analyse all the employment systems within a company structure, such as hiring, promotion, career development, and wages and benefits, with the objective of identifying and removing barriers to minorities and women. Such steps cannot be taken in isolation but must be developed within the context of an overall plan which addresses itself to all the employment systems in effect and which allows itself to be incorporated into the regular personnel practices and policies.

When an employer has agreed to the adoption of an Affirmative Action plan, the initial step is an analysis of the existing labour force within the company. This analysis will look for a variety of things that result from systemic discrimination, chiefly the underutiliza-

tion of women and minorities in certain job categories and the overconcentration of those individuals in lower paying sectors of the company.

Having made this identification, the Affirmative Action plan will develop alternative systems as a substitute for the discriminatory ones. These new systems are designed to have a more positive impact on women and minorities.

Some of the steps that may be taken by a company may simply be the removal of a barrier to women or minorities, such as for example, the elimination of a height restriction when height has no relation to the duties that must be performed. However, in order to remedy the effects of historically preferential systems, it may be desirable to undertake special measures as part of the overall Affirmative Action Plan. Such measures may include the establishment of an active recruitment program among women and minorities by advertising in the ethnic press or in publications aimed at women, or the redesigning of certain jobs within the organization to provide bridge positions from the clerical categories to the managerial category, by creating a position with some of the duties of both. It could also include the establishment of management training programs aimed specifically at women in order to provide them with the necessary skills to compete on an equal footing with men.

It is clear that the intent of the Affirmative Action program is to provide all groups with equal opportunity in employment, not to hire or promote unqualified people. In order to overcome the historical effect of traditional employment systems, it may be necessary to institute these special measures for the benefit of certain groups, but when it is realized that this is in an attempt to overcome the effects of past discrimination, it will not be seen as reverse discrimination. This part of the Affirmative Action concept has its foundation in the Federal Human Rights Legislation which clearly specifies that it is not a discriminatory practice for a person to carry out a special program designed to eliminate or reduce disadvantages suffered by any group of individuals when those disadvantages are related to race, religion, sex, physical handicap, etc.

The adoption of an Affirmative Action plan by an employer is voluntary at this time. While the Human Rights Legislation, both Federally and Provincially prohibits discrimination on the grounds of sex, marital status, race, religion, physical handicap, etc., no authority is given to anyone to compel an employer to institute an Affirmative Action plan. Only if a complaint is brought before the Human Rights Commission and is upheld, may the Commission order the practice to stop and order the implementation of an Affirmative Action plan.

PARTICIPANTS' RECOMMENDATIONS

WORKSHOP I PROPERTY AND ASSETS

1. That all monies paid for daycare be deductible from working parents' income tax return.

2. a. That a support group be formed to aid bereaved persons in dealing with legal and financial matters which must be handled within close proximity to the death.

   b. That contact be made with already existing groups which provide services to persons bereaved.

3. That an Income Tax booklet be prepared on the sections of the Income Tax Act relating to women.

4. That the Probate Act be revised to increase the $50,000 allowable to a spouse whose spouse dies without a will (intestate).

5. That the maximum contribution to Registered Retirement Savings Plans be increased or indexed to the cost of living.

6. That the allowable child care deductions under the Income Tax Act be increased.

7. That female spouses be able to deduct child care expenses while taking upgrading or other courses related to re-entry or upgrading employment.

8. That an Ombudsperson be named by the P. E. I. Department of Justice.

9. That Family Allowance cheques be sent only to families whose incomes are below a certain level.

10. That legal education on wills, property ownership, family law, taxation, etc., be conducted through

    - high school courses
    - pre-marriage courses
    - Holland College short courses
    - P. E. I. Law Society
    - Women's groups such as the Advisory Council
    - Government Agencies such as the Department of Justice

WORKSHOP II WOMEN IN SMALL BUSINESS*

1. That Holland College offer introductory courses on small business specifically for women which take into account their backgrounds and circumstances. These should be very practical-oriented courses incorporating on-site visits and offered at various times and locations.

* Workshop II participants did not have sufficient time to break into small groups

WORKSHOP III THE ECONOMIC VALUE OF UNPAID WORK

1. That the P. E. I. Government immediately adopt a policy for financial support to be given directly to daycare centres that meet quality standards. This support is necessary to:
   a) have daycare services remain available to parents in P. E. I.
   b) ensure that staff receive better salaries and help prevent the high turnover in daycare staff.
   c) to improve and maintain quality standards.
   d) keep child care costs at a reasonable level for parents who are not eligible for subsidies.

2. That the Advisory Council study tax credits for people who do volunteer work (i.e. gas, child care, etc.)

3. That voluntary work be included as a credit in both high school and university in recognition of the leadership, communication and confidence development which may occur through volunteering.

4. That schools encourage students to become involved in volunteer work.

5. That the government provide adequate funding to voluntary organizations to enable them to reimburse low income people for transportation and child care expenses recognizing that volunteer work helps people to gain skills, build self-esteem and feel they are contributing to their communities.

6. That organizations create programs to attract younger women to their meetings.

7. That voluntary organizations create pension plans for their volunteers.

8. That the Voluntary Resource Council spearhead a committee to make contact with people on social assistance to encourage them to explore the possibilities of volunteer work.

9. That we work to create a sense of community again in which people help each other and feel a sense of belonging and self-worth.

10. That day care be made available to homemakers who need a break or need to do errands and for lower middle income groups.

11. That all people whether doing paid or unpaid work should be able to pay into the Canada Pension Plan and receive benefits when of age.

WORKSHOP IV NEGOTIATING IN THE WORKPLACE

1. That unions and management amend the language contained in collective agreements to remove sexist references.

2. Unions should ensure that personal expenses such as child care, transportation and meals are paid so that women can be involved in union affairs.

3. That the Advisory Council should be involved in ensuring that adequate training courses are available for employees involved in negotiations and in publicizing these courses.

4. That the P. E. I. Labour Act be amended to provide better minimum standards for non-unionized workers.

5. That the Advisory Council provide information kits to advise employees who are non-unionized on how to negotiate personal contracts with their employers for wages and benefits.

6. That the provincial government make a greater effort to ensure that employees of all provincially funded organizations have access to an employer sponsored pension plan. This would set a positive example for private sector employers.

7. In order for affirmative action programs to be implemented, such programs should be legislated as the voluntary approach is not working.

8. That pro-rated benefits for part-time employees be mandatory.

9. That the status of Federal and Provincial contract employees be investigated.

10. That the Provincial Government appoint a full-time senior position in the Department of Labour to be responsible for women's issues.

11. That women be represented in cabinet.

12. That equal pay legislation be enforced.

13. That affirmative action be implemented in the P. E. I. Civil Service.

14. That sexual harassment be included in the P. E. I. Labour Act.

15. That the P. E. I. Department of Education evaluate school textbooks regarding sex role stereotyping.

16. That an emergency child care centre which operates on a 24 hour basis be established.

17. That more resources be made available for the study of women's issues.

18. That a public education program on sex role stereotyping and the inequalities women face be implemented.

Plenary Resolution

Whereas the number of elementary students has decreased,

There is now more classroom space available in the schools,

There is now more room in the school buses,

And whereas the cost of private kindergarten is beyond the means of many parents,

Therefore be it resolved that kindergarten education be part of the public education system of Prince Edward Island.